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PTO/SB/21 (08-03)

Approved for use through 08/30/2003. OMB 0651-0031

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

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## TRANSMITTAL FORM

(to be used for all correspondence after initial filing)

Total Number of Pages in This Submission

Application Number 09/917,439

Filing Date July 27, 2001

First Named Inventor Robert G. Farris et al.

Art Unit To Be Assigned

Examiner Name To Be Assigned

Attorney Docket Number EFTD-25,758

### ENCLOSURES (Check all that apply)

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| <input type="checkbox"/> Fee Transmittal Form                                | <input type="checkbox"/> Drawing(s)   | <input type="checkbox"/> After Allowance communication to Technology Center (TC)        |
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| <input type="checkbox"/> Amendment/Reply                                     | <input type="checkbox"/> Petition   | <input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief) |
| <input type="checkbox"/> After Final   | <input type="checkbox"/> Petition to Convert to a Provisional Application               | <input type="checkbox"/> Proprietary Information  |
| <input type="checkbox"/> Affidavits/declaration(s)                           | <input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address | <input type="checkbox"/> Status Letter  |
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### SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm or Individual name HOWISON & ARNOTT, L.L.P.  
Gregory M. Howison, Reg. No. 30,646

Signature

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This collection of information is required by 37 CFR 1.5. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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EFTD-25,758



PATENT

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of: Robert G. Farris and Michael L. Roerick  
Serial No.: 09/917,439  
Filed: July 27, 2001  
Group: To Be Assigned  
Examiner: to Be Assigned  
For: VALUE TRANSFER SYSTEM FOR UNBANKED CUSTOMERS

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Commissioner for Patents  
P.O. Box 1450  
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6/30/04

(Date of Deposit)

Gregory M. Howison

(Name of Person Mailing Document)

(Signature)

6/30/04

(Date of Signature)

**SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT**

In accordance with the requirements of 37 C.F.R. §§ 1.56, 1.97, and 1.98, attached please find a Form PTO SB/08 listing information for consideration by the Office in connection with its examination of the above-captioned patent application. This information disclosure statement supplements an information disclosure statement previously submitted in connection with this application on November 1, 2001. A copy of each listed document is enclosed herewith.

Applicants request that this information disclosure statement be considered and that a copy of the Form PTO SB/08 be returned to the undersigned indicating the consideration of each document listed.

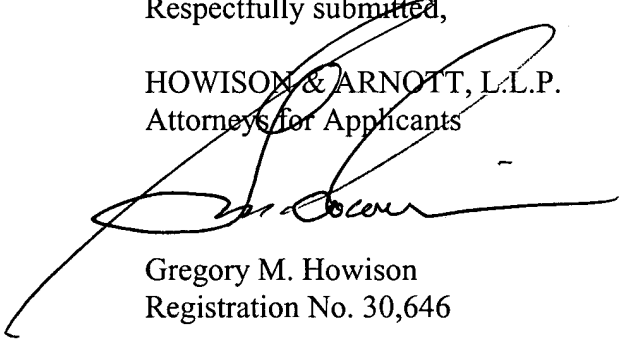
## REMARKS

Applicants submit that no representation is made, and no representation is intended, that more relevant material does not exist, or that the order of presentation of these materials in any way reflects their relevant pertinence. The listing on the attached Form PTO SB/08 is not intended to constitute an admission of any kind. Specifically, this presentation is not an admission that any of the items listed are properly citable against the above-identified application as prior art. Applicants respectfully submit that their invention is patentable over the enclosed documents listed on Form PTO SB/08.

To Applicants' knowledge, this information disclosure statement is being filed before the mailing date of a first Office Action on the merits. Therefore, pursuant to 37 C.F.R. §1.97(b)(3), no fee is believed necessary for its consideration. Please charge any necessary fees or deficiencies in fees necessary for the filing of this paper or credit any overpayment to Deposit Account No. 20-0780/EFTD-25,758 of HOWISON & ARNOTT, L.L.P.

Respectfully submitted,

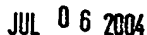
HOWISON & ARNOTT, L.L.P.  
Attorneys for Applicants



Gregory M. Howison  
Registration No. 30,646

GMH/yoc

P.O. Box 741715  
Dallas, Texas 75374-1715  
Tel. (972) 479-0462  
Fax. (972) 479-0464  
June 29, 2004



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Substitute for form 1449/PTO

*(Use as many sheets as necessary)*

Sheet

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of

1

Application Number

09/917.439
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Filing Date

July 27, 2001
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First Named Inventor

Robert G. Farris et al.

## Art Unit

To Be Assigned

Examiner Name

To Be Assigned	
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Attorney Docket Number

EFTD-25,758
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[illegible][illegible]

Examiner  
Signature

Date  
Considered

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.<sup>1</sup> Applicant's unique citation designation number (optional).<sup>2</sup> See Kinds Codes of USPTO Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 901.04. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3).<sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup>Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. <sup>6</sup>Applicant is to place a check mark here if English language Translation is attached.

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